

**Fill in this information to identify your case:**

Debtor 1 **Christell Ayers**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number **20-01407**  
(if known)

☒ Check if this is an amended filing

## Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>Ditech Financial Llc</b>  Description of property securing debt: <b>519 North Main Street Mount Prospect, IL 60056 Cook County Primary Residence DUMP</b>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes
Creditor's name: <b>Ford Credit</b>  Description of property securing debt: <b>2017 Ford Expedition 12,000 miles Business Vehicle SUV KEEP</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes
Creditor's name: <b>Ford Credit</b>  Description of property securing debt: <b>2016 Ford T350HD 80,000 miles Business Vehicle - Executive</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	<input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes

Debtor 1 **Christell Ayers**

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property **High Top Van KEEP**  
securing debt:

☐ Retain the property and [explain]:

Creditor's **Mr. Cooper**  
name:

☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Description of **519 North Main Street Mount**  
property **Prospect, IL 60056 Cook**  
securing debt: **County**  
**Primary Residence DUMP**

Creditor's **Specialized Loan Servicing/SLS**  
name:

☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Description of **10501 South Corliss Avenue**  
property **Chicago, IL 60628 Cook County**  
securing debt: **Rental Property Two story, 2**  
**unit DUMP**

Creditor's **US Bank Home Mortgage**  
name:

☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Description of **1445 Kristan Avenue North**  
property **Chicago, IL 60064 Lake County**  
securing debt: **Rental Property DUMP**

Creditor's **Wells Fargo Home Mortgage**  
name:

☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Description of **10501 South Corliss Avenue**  
property **Chicago, IL 60628 Cook County**  
securing debt: **Rental Property Two story, 2**  
**unit DUMP**

Creditor's **Westgate Resorts, Ltd.**  
name:

☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Description of **Westgate Palace Resorts**  
property **Interest in timeshare**  
securing debt:

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

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Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X** /s/ Christell Ayers

**Christell Ayers**

Signature of Debtor 1

**X** \_\_\_\_\_

Signature of Debtor 2

Date February 4, 2020

Date \_\_\_\_\_